

**THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Ronald Schwartz : Chapter 13  
Debtor : Case No.: 24-11743 PMM

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**RESPONSE TO MOTION FOR RELIEF FILED BY CREDIT ACCEPTANCE  
CORPORATION**

1. Admitted.
2. Admitted.
3. Admitted.
4. Denied. By way of further response, if any payments have been missed post-petition, Debtor is able and desirous creating a stipulation to make Movant whole on any missed payments.
5. Denied.
6. Denied.
7. Denied.

Wherefore, Debtor asks this Honorable Court to deny Movant's Motion for Relief of the Automatic Stay.

By: **Lazarus Law, LLC**  
/s/Matthew Lazarus

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